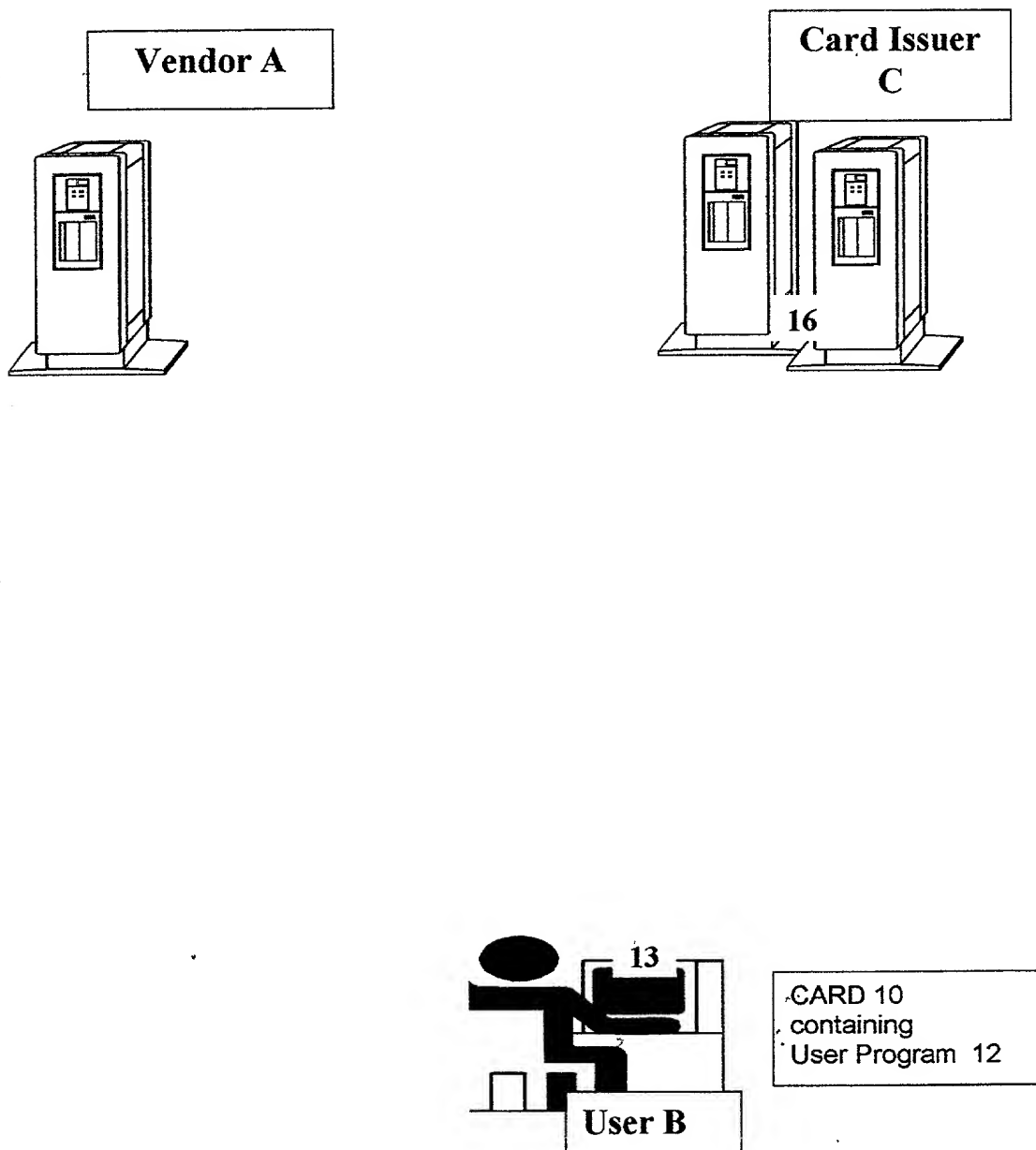


FIG. 1



**Fig. 1**

## ENCRYPTED CYBERCOUPON METHOD

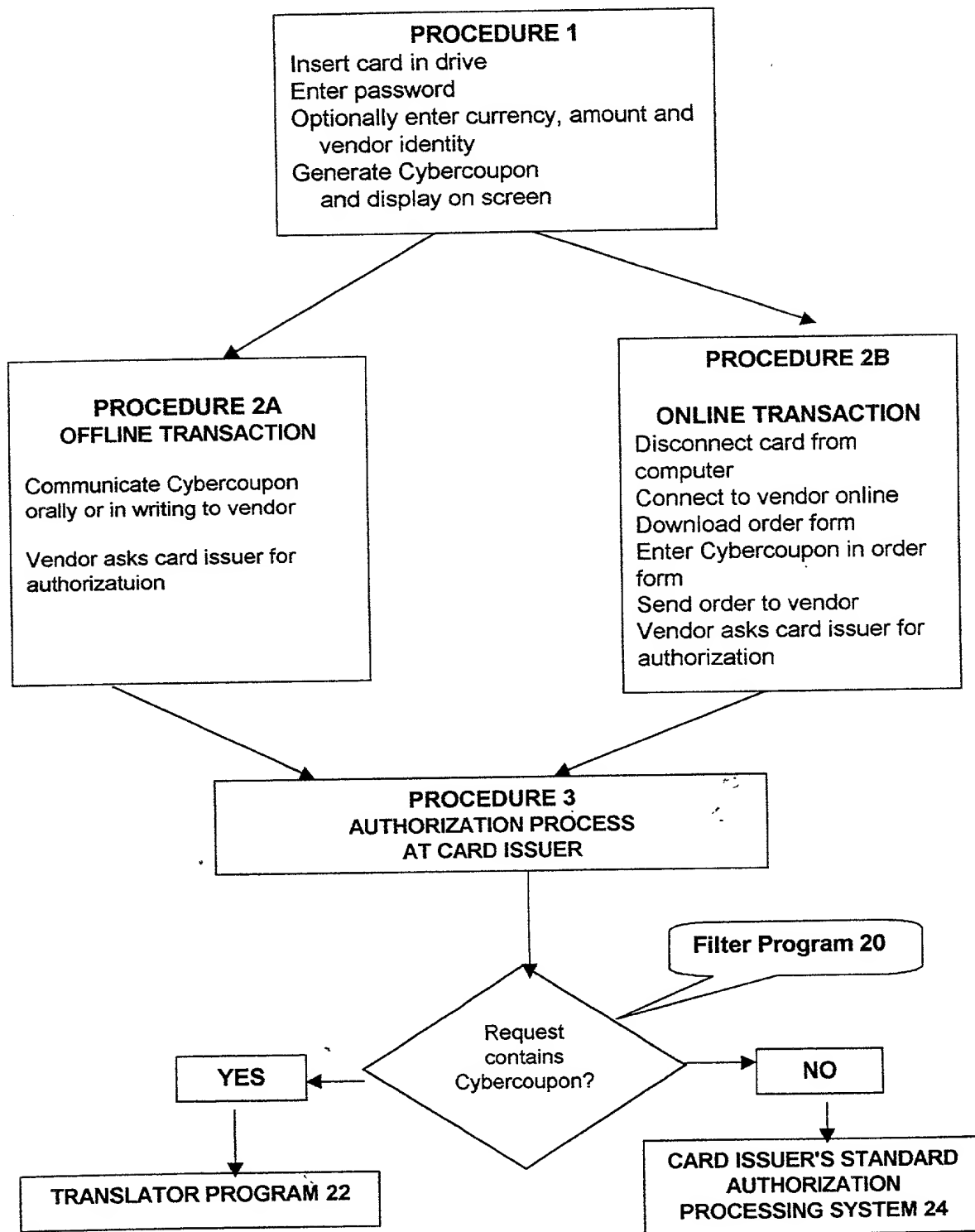


Fig. 2

[illegible]

**Fig 3.**

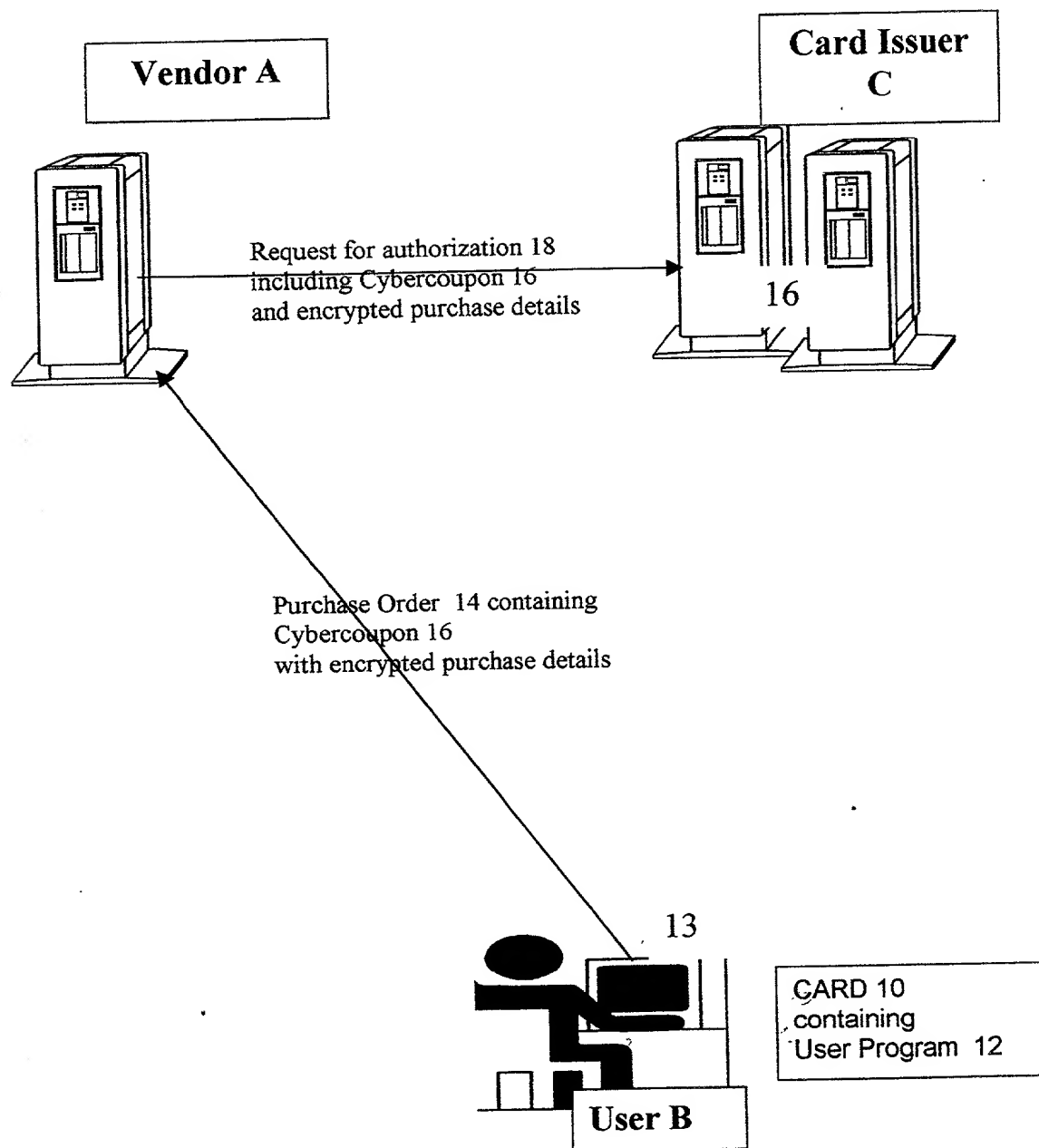


Fig. 4

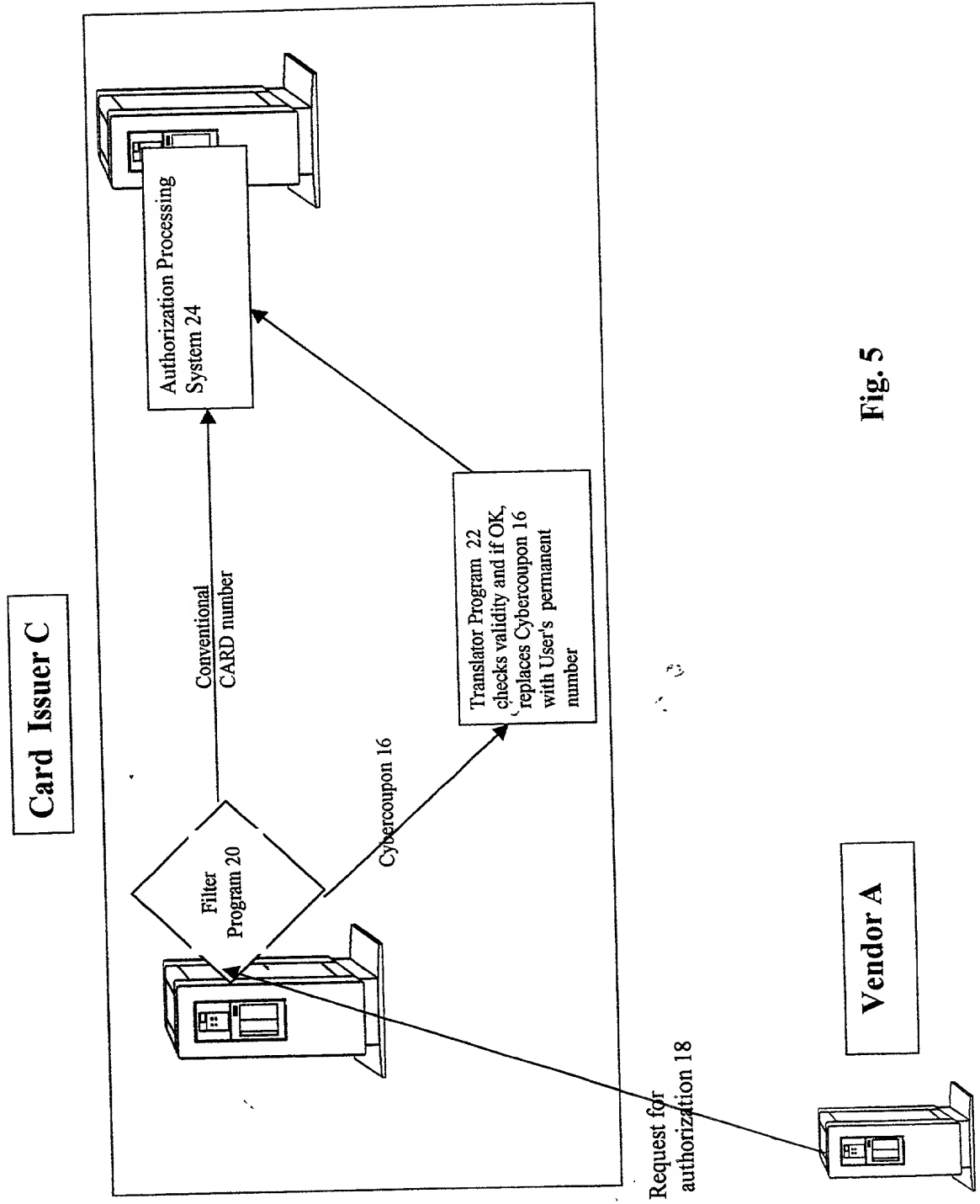


Fig. 5

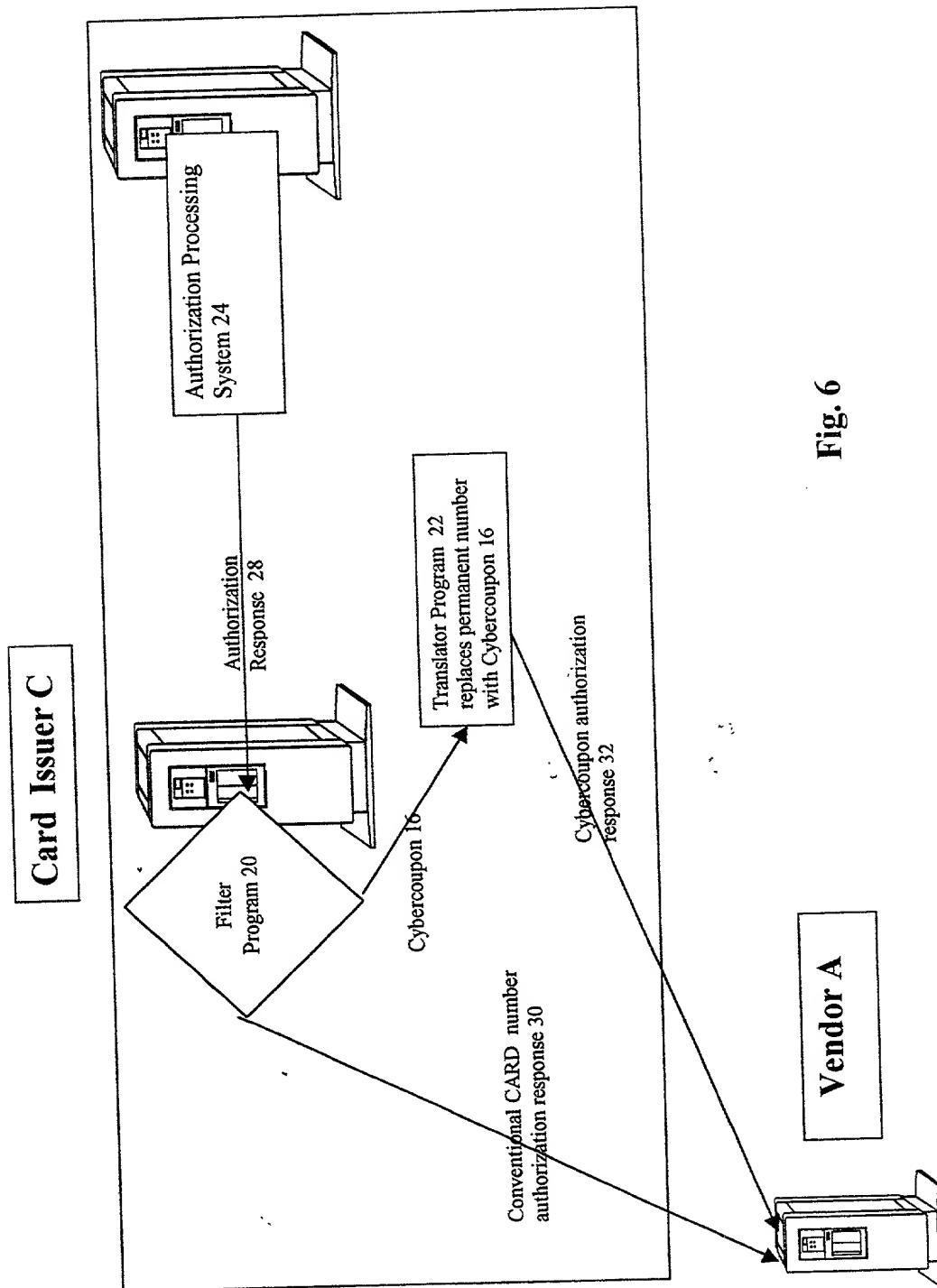
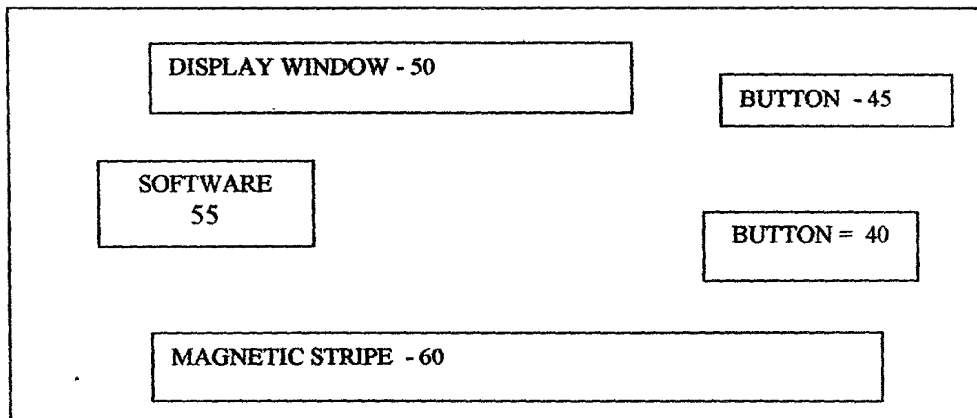


Fig. 6



**Combined Magnetic Stripe / Smartcard**

**Figure 7**